

OWN YOUR FUTURE

The Rhode Island Department of Elderly Affairs Guide to Long Term Care Resources

LONG TERM CARE INSURANCE:

- The Rhode Island Department of Business Regulation has a listing of insurance companies that offer long term care insurance in the state. Call 222-2223. The National Association of Insurance Commissioners publishes A Guide to Long Term Care Insurance. For a copy, call NAIC 816-842-3600 or go to www.naic.org. Information is also available by contacting THE POINT call center for seniors and adults with disabilities at 462-4444 (Voice) or 462-4445 (TTY).

INFORMATION AND REFERRAL:

- THE POINT call center is staffed by persons who have received extensive training regarding resources and programs for seniors and adults with disabilities. THE POINT also has the ability to communicate with persons for whom English is not their primary language. THE POINT call center is open Monday, Wednesday, and Friday from 8:30 a.m. to 4:00 p.m.; Tuesday and Thursday from 8:30 a.m. to 8:00 p.m.; and Saturday from 8:30 a.m. to 12:00 p.m. Consumers can get valuable information regarding topics such as long term care and community care options, Medicare and Medicaid, Social Security, heating, legal and pharmacy assistance, housing options, respite care, transportation, or caregiver support. Call 401-462-4444 (Voice) or 462-4445 (TTY). The web site is www.ThePointRI.org
- Community Information Specialists assist with questions and concerns about programs and services for seniors and adults with disabilities. Community Information Specialists provide entry into the state's long term care system. To locate the Community Information Specialist for your area, call THE POINT.

AGENCIES FOR THE BLIND:

- IN-SIGHT helps blind persons develop skills in communication, mobility, orientation, self-care, and homemaking. IN-SIGHT assists those having problems with aging and blindness. IN-SIGHT radio broadcasts readings of newspapers, magazines and books for the blind and visually impaired. Call 941-3322. Saving Sight conducts glaucoma screening programs and public information campaigns to detect and fight causes of blindness. Call 738-1150. State Services for the Blind and Visually Impaired provides vocational rehabilitation, counseling, medical evaluation, home teaching, and other services. Call 222-2300 or 222-3010 (TTY).



ASSISTED LIVING:

- Assisted living provides a combination of housing and services in a setting designed to offer choice, independence, and dignity. Residents must usually be ambulatory (canes, walkers, and sometimes wheelchairs are acceptable) and not require on-going extensive medical and nursing care provided in a nursing home. Assisted living residences provide rooms or apartments, meals, 24-hour staffing, assistance with personal care and medication, housekeeping, laundry, activities, and other services for adults to maintain themselves in their own home. There are approximately 70 licensed assisted living facilities in the state, contact DEA at 462-4000 (Voice) or 462-0740 (TTY). Additional information can be obtained by calling the Rhode Island Assisted Living Association at 435-8882.

SERVICES FOR THE HEARING IMPAIRED:

- The Rhode Island Hospital at 444-5485, Memorial Hospital of Pawtucket at 729-2316 or 723-2050-TTY, and URI Hearing and Speech Centers in Kingston and Pawtucket at 874-5969 or 874-4292 diagnose and treat hearing, speech, language, and swallowing problems. The Sargent Rehabilitation Center offers hearing screening, diagnosis and rehabilitation; dispenses hearing aids and assistive listening and augmentative communication devices; and provides education or counseling on hearing aid management. Certain fees apply. Call 886-6600 (Voice/TTY). The Rhode Island Relay Service (1-800-745-6575-Voice and 1-800-745-5555 TTY, and 1-800-745-1570 ASCII) connects text telephone (TTY) and telebraille callers with standard telephone users at no charge, 24 hours a day. For those who speak Spanish, the number is 1-800-855-2884. The Rhode Island Commission on the Deaf and Hard of Hearing administers a sign language interpreter referral service and offers information and referral. Call 222-1204 or 222-1205 (TTY).

LEGAL SERVICES:

- The Department of Elderly Affairs legal counselor helps elders obtain legal assistance. The developer provides public information on legal issues affecting older people and is available to speak at senior organizations. The Rhode Island Bar Association's Legal Information and Referral Service for the Elderly helps anyone 60 and older obtain legal services and advice. Call or 521-5040 (Voice) or 421-1666 (TTY). Advance directives are written instructions indicating which medical care that persons wish or decline if they are unable to communicate their wishes. The durable power of attorney for health care permits adults to appoint an agent to make health care decisions on the person's behalf, if the need arises. With a living will, individuals direct their physicians as to which life-sustaining medical procedures they wish to utilize or stop, if these procedures only serve to prolong the dying process. Single copies of both the living will and durable power of attorney for health care are available from the DEA by calling 462-4000 (Voice) or 462-0740 (TTY).



OMBUDSMAN SERVICES:

- The state's Long Term Care Ombudsman Office is run by the Alliance for Better Long Term Care. The ombudsman program advocates, mediates, and helps to solve problems for residents of nursing homes, assisted living facilities, and those receiving home care or hospice services. The state ombudsman is also responsible for investigating complaints of inadequate care and abuse suffered by elders who are using long term care services. All reports of abuse and neglect are confidential. Call 785-3340.

MEDICAL ASSISTANCE (MEDICAID):

- Medical Assistance (Medicaid) pays for needed medical care for people 65 and older, or who have a disability. Income and resource limits apply. For information, call 462-5300 (Voice) or 462-3363 (TTY).

RESOURCES FOR INDEPENDENT LIVING:

- Some seniors and adults with disabilities may be able to remain in the community with the appropriate support services, home adaptations, and assistive devices. Home and Community Support Programs includes services such as personal care assistants, homemakers, home health aides, Meals on Wheels, or an emergency response system. Call the POINT at 462-4444 or DEA at 462-3000 for more information. Call Ocean State Center for Independent Living (OSCIL) at 738-1013 (Voice) or 738-1015 (TTY) or PARI, at 725-1966 (V/TTY) for information about products and services, housing modification or transportation. Persons who are eligible for Medical Assistance (Medicaid) may be eligible for home adaptations, support services and assistive devices at no cost. Other independent living resources include TechACCESS of Rhode Island and Relay Rhode Island. TechACCESS enables persons with disabilities to try out computers, software, and other assistive and adaptive equipment. Call 463-0202. Relay Rhode Island can connect hearing-impaired Rhode Islanders with various government agencies and also assist them in completing the call. Call 1-800-745-5555 (English) or 1-800-855-2884 (Spanish).

SENIOR HEALTH INSURANCE PROGRAM:

- The Senior Health Insurance Program (SHIP) offers free information, counseling, and assistance with health insurance problems to Medicare beneficiaries and other older adults. Volunteer SHIP counselors can discuss Medicare, Medicare drug plans, supplemental insurance, Medicare Advantage plans, over-insurance, free and Reduced-cost medical care programs, federal retiree health insurance, Veterans benefits, and long-term care insurance. For more information on SHIP, call DEA at 462-0524.

HOME EQUITY CONVERSION MORTGAGE (REVERSE MORTGAGE):

- Rhode Island Housing can help homeowners age 62 or older pay for property taxes, medical bills and utilities among other expenses. Our reverse mortgage program lets you turn the equity in your home into a source of tax-free income. And unlike traditional home equity loans, you don't have to make monthly loan payments. Use the money now and make no payments as long as you own and occupy the house as your principal residence. For information, contact us at (401) 751-5566 or loaninfo@rihousing.com, or visit www.rihousing.com.

